

The Terminal Boosts and Advertises Richmond, Directly Increasing Property Values

# THE RICHMOND TERMINAL

Oldest newspaper in Richmond; has the confidence and support of pioneers.

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No. 33

## Ferry Companies Contest For Place

### Large Delegation From Richmond Attend Meeting

San Francisco, August 16.—The public utility and judiciary committees of the S. F. board of supervisors yesterday voted to recommend to the entire board that the application of Draughon & Gordon, Vallejo representatives of the ferry company asking for a franchise between San Francisco and Richmond, be granted.

The matter will come before the board of supervisors Monday.

M. Emanuel, who is seriously ill at his home, was represented by his attorney, Elmer E. Robinson. Robinson declares that the action of the authorities of the City of Richmond in granting a lease is illegal.

The clashes between the companies, it is reported, were numerous. Richmond city council was well represented, all of whom favor the outer harbor ferry.

A number are not opposed to two ferries, or as many as the "traffic will bear."

### Hog Rancher Caught With 25 Gallons of Wine

Albany, Cal., August 16.—Albert Mayer, son of a wealthy Contra Costa landowner, was arrested here Sunday by City Marshal John Olivasovich on a charge of transporting liquor. The marshal had stopped Mayer for speeding, when the liquor was found in the tonneau of the car. Mayer was locked up in default of \$500 bail, which he soon secured, his wife coming to the rescue.

Mayer said that he had made the wine on his father's ranch and that he was taking it to his home at 2143 Grove street, S. F.

### Saloons Not in It

The city council of Richmond discovered Monday night that there are 72 soft drink places in the city. There were originally 70 saloons, which was the limit number allowed.

### July Fire Loss

The fire loss in Richmond for the month of July according to the report of Fire Chief Lemoin, filed with the council Monday night was \$20,150. Building loss was \$10,000 and automobiles \$150.

### Wants Soft Drink License

The license committee of the city council is investigating the application of C. W. Merkeley, who has applied for a soft drink license to operate at 200 Macdonald avenue. If the license is granted there will be three in a row at this location.

### Santa Fe Hotel Wreck to Be Cleared Away

Richmond city council Monday night ordered the clearing away of the old Santa Fe hotel wreck at First and Ohio.

The building was partly consumed by fire a year ago, but has never been cleared away on account of adjustment of insurance, which has finally been settled.

The building was erected for hotel purposes in the early days, and its history would make quite a sensational story.

### Ferry Stock Hearing Is Postponed to Aug. 30

San Francisco, Aug. 17.—On account of the illness of M. Emanuel, the hearing of the San Francisco-Richmond Ferry Co.'s application to sell stock to the amount of \$800,000, has been postponed to August 30.

The hearing was set for last Thursday, August 9, but on account of the illness of Mr. Emanuel, his attorneys secured a postponement.

Mr. Emanuel's company propose to install a ferry line between Richmond and the inner harbor, and the rights of their franchise is being contested by the Vallejo company, represented by Draughon & Gordon. Draughon & Gordon would establish a ferry line with landing place between the municipal warehouse and the Santa Fe ferry slip.

There is quite a difference of opinion in regard to the benefits Richmond proper will derive from either ferry line.

Some contend that the line at the municipal warehouse will be for only the convenience of San Francisco and up state motorists, who will speed through the tunnel and Point Richmond to the ferry for points north, never stopping, and using Richmond as a way station.

While others say that the inner harbor ferry will develop the central portion of Richmond, hit the main artery, Tenth street, which splits the business part of the city, and be a convenience to the citizens of Richmond far in excess of the tunnel ferry, which would necessitate the extension of the street car system.

In the meantime the S. F. may develop their originally proposed fast Panhandle line to Richmond and land the S. F. bound traveler in that city fifteen to twenty minutes ahead of all competitors.

### A WARNING

Allan Ryan, whose recent failure astonished Wall Street, said at a dinner:

"There's a great deal of fake wireless stock on the market now. Broadcasting has advertised wireless tremendously, you know."

"I protested the other day against a wireless stock that a broker was pushing."

"Oh," said the broker with a wink, "the truth is elastic. It can be stretched."

"Yes, it can," said I, "and it can fly back and sting you, too."

### BILL NINE METERS LONG

When a bill of exchange for 490,000,000 marks (about \$25,000) recently reached the Wilhelmshaven branch of the German National bank for collection the various official stamps on it were so numerous that they covered an attached roll of paper nine meters in length, according to a German newspaper report.

### New Pound Ready For Unlicensed Animals

Poundmaster Frank Meader is busy "running in" derelict canines that do not have the proper license credentials attached to their necks. Meader has modern pound conveniences for taking care of animals, and your dog will be taken good care of until the gas route is applied, if the how-wow is classified among the curs that are disposed of in that manner.

## Real Estate Dealers Protest Against Extra Tax

The attempt of the city of Concord to impose a municipal license tax upon a local real estate dealer is being watched with interest by several thousand state realty men. The Contra Costa real estate board has got behind the plaintiff and will aid the latter in carrying the case to the Supreme court in order to get a final decision.

The real estate men take the ground that they are paying a state license tax, and that an additional tax would be double taxation.

The Contra Costa case will be watched with interest.

## Gasoline Slump Saves Consumers Million Per Day

Chicago, Aug. 16.—The gasoline war in twelve mid-western states where prices have been reduced 6.6 cents a gallon is saving consumers about \$1,000,000 daily, it was estimated by both independent dealers and "old line" companies today.

### Typos Adjourn Meeting

Atlanta, August 17.—The International Typographical Union in session here the past week, adjourns tomorrow. There were 2000 in attendance and important laws were enacted. Over 700 local unions of the United States and Canada were represented by delegates.

## Annual P. G. & E. Picnic to Be Held Sat. Aug. 18

Berkeley, Aug. 17.—Berkeley employees of the Pacific Gas and Electric company will join with the hundreds of others in this part of the state in a big picnic at Fairfax park, Marin county, next Saturday. This will be the seventh annual picnic, and is given under the auspices of the north bay section of the Pacific Service Employees association. Basket lunches will be taken.

A very extensive athletic program has been arranged to take in all classes of employees.

There will also be first aid and resuscitation contests, which will be noted and judged by officials of the bureau of mines and the industrial accident commission.

There will be dancing all afternoon.

## PERSONAL MENTION

Agent Cain, local manager of the American Express Co., has gone to Vancouver on a two weeks vacation.

Police Inspector Dan Cox and Sergeant Livingston are at the resorts in Lake county where they will spend a few days.

Mr. and Mrs. T. H. DeLap are home from Crater Lake.

Attorney Tarr N. Calfee has gone to Sierra county where he hopes to regain his health.

"You have had your say, Mr. Gloom. Now I contend—"  
"You needn't!" impolitely interrupted J. Fuller Gloom. "I have said all there is of value to say on the subject."—Kansas City Star.

### HEIRS OF THE AGES

We are the legacies of all the genius of the past; how few of us appreciate our good fortune.—Boston Transcript.

## Richmond's One Best Corner Is to Be Improved

The new Dorothy Bucking building to be erected at Sixth and Macdonald, opposite the Mercantile Trust Co. Bank, will contain four store rooms. Work has started clearing away the billboards and the Johnson bootblack stand. Soon there will be on this valuable corner a fine one-story building, constructed for an additional story, should there be demand.

The structure will be built of tile and concrete, the exterior finish colored stucco. The partitions between the store rooms will be built so as to be easily removed, permitting floor space 30x108, the entire area of the property.

Mrs. Dorothy Bucking is owner of other valuable property, some of which is located at the subway, where she resides.

The building will cost approximately \$20,000, it is said.

## Homesteaders Receive 23,000,000 Acres From U. S.

Washington, Aug. 16.—During the past two years the federal government, through the Department of the Interior, has transferred the ownership of 23,000,000 acres of public lands to homesteaders since 1921. This aggregate area exceeds the area of the four states of Maryland, Massachusetts, New Hampshire and Connecticut.

## State Fair Opens at Sacramento Sept. 1-9

Sacramento, August 17.—The State Fair opens September 1 and continues eight days. It is conceded that the coming exhibition will be the greatest ever held in the state of its kind. The mining department of the fair will be especially interesting and on an exceptionally large scale.

"Senator Flubbub owes a great deal to calcium."

"Huh?"

"When he isn't in the limelight he's being whitewashed."—Louisville Courier-Journal.

## SECRET OF DATE WELL KEPT

Official of Agricultural Department Had to Make Trip to the Sudan to Discover It.

For nearly 20 years the Department of Agriculture of the United States sought offshoots of a large fine date known to commerce as the wahi. It was known that the wahi came from one of the five oases of western Egypt, but three expensive expeditions had failed to solve the problem of the source of supply. Then in the fall of 1913 and the following winter, Prof. S. C. Mason, arboriculturist of the bureau of plant industry, spent his time in Egypt and the Sudan. A journey to Kharga oases and to Dakhla found the desert people in the midst of their date harvest, and Professor Mason asked the name of the dates they were sending out. His simple inquiry solved the problem that had vexed his department for so long.

"We desert people call the date the saidy," said a sheik, "but when these Bedouin traders get over to the valley with it they call it the wahi." To this friendly sheik was due the discovery of the true name of the valuable variety of date and the whereabouts of a quarter of million trees in their home in the fastnesses of the Libyan desert.

"Wahi" in Arabic means simply coming from "el Wahi" the oasis, and the fact that the fruit was sold in the market under this trade name, while known to the oasis growers only as the saidy, had kept the Bedouin camel men's secret all those years.

## Consulting Engineer Has Bridge Plans Changed

William M. Burr of New York, consulting engineer in the construction of the great bridge to span Carquinez Straits, who arrived recently from the east, has no doubt made or caused some changes in the plans that will certainly be a great help in handling the increased future traffic.

The bridge will be made wider and stronger. The roadway of the bridge will be 42 feet in width instead of 30 feet, permitting two lanes for pedestrians and four lanes of automobiles.

Soundings in the bed of the stream have shown that bedrock is less than 50 feet from the bottom, and that the foundation will be of the most rigid character.

## Masonic Hospital Dedicated at Utica

One thousand Albany, N. Y. Masons visited Utica to attend the dedication of a fully equipped eye, ear, nose and throat operating room which is part of the new \$1,000,000 soldiers and sailors hospital maintained by the grand lodge of Masons of New York.

### LOVE THEIR ANCIENT PIANOS

New York Ladies of the Old Regime Will Not Part With Beloved Instruments.

There is a tribe of old ladies who seem to pass as the seasons, and yet whose pianos are taken again by others as like their predecessors as Robins. They are the old ladies who live alone in boarding houses. Alone, that is, for all except their pianos. To these pianos they cling as to a last child. And a last child most of the pianos are. The others come to call now and then with their wives and husbands.

More than likely most of the pianos once graced the "parlor" of the stately old ancestral hall. They were the most loved piece of the house. And to the old ladies they still are. A New York Sun writer observes:

Occasionally when some of the younger generation call you will hear a modern jazz tune being walloped out of the horrified strings. But that very same night, after her youngest son and his younger wife have gone, the old lady will sit down and softly, soothingly, almost caressingly draw out some world-famous tune of the past.

She is sitting again in the "parlor" back home. Her friends, perhaps her husband, are grouped behind her. She touches the keys and they speak for her.

The old lady clings to her piano year after year like a mother clinging to her last child.

### NEW ELECTRIC CONDUCTOR

It is reported that a European inventor uses a column of water instead of an electric wire to transmit electric power. The current passes through the water with the same facility whether the water is in motion, or stationary, and can be delivered at any desired frequency, or in more than one phase. Used for drilling granite in Cornwall, England, the special tools designed for the water wave impulses deliver 90 per cent of the generated power, whereas the compressed air tools deliver only 10 per cent.—Exchange.

### WOMAN IN HIGH PLACE

Miss Marie Lawson, who is managing director of the London branch of a widely known firm of American manufacturers, is said to be the only woman managing director in England. Miss Lawson has been honored with membership in the London chamber of commerce and in the British chamber of commerce in Paris.

Laura H. Ryan, Real Estate.

## District Zoning May Be Required in Richmond

### Real Estate Curbers and Others Must Have License

Sacramento, Aug. 16.—Anyone to handle real estate for another, for compensation, whether he be a broker, or an individual securing prospects for an agent, must have a real estate license.

The penalty for violation of this law is either a fine or jail term, or both for the offence, also the revocation of the broker's license who pays a commission or compensation to anyone not holding a license from the State Real Estate department.

State Commissioner Kleiser gives warning that after August 15, 1923, the law will be strictly enforced.

### Richmond Navigation Co. Acquire Landing Site

The piece of land fronting on the inner harbor channel, 200x400 feet, formerly occupied by the Hitchcock machine shops, recently destroyed by fire, has been purchased from the Cutting Co. by the Richmond Navigation Co., H. P. Lauritzen, manager.

The Consolidated Motor Co., who held the lease on the property and had started a terminal there, is seeking a new location. The price paid for the land is said to be \$7000.

### Ringling Bros. and Barnum & Bailey to Bring Giant Circus Aug. 30

Arriving aboard 100 double-length railroad cars forming trains more than one and one-third miles long, and made even greater than in 1922 by the addition of many big new foreign acts, Ringling Bros. and Barnum & Bailey combined will exhibit at Pittsburg, Cal., Wednesday, Aug. 29, and Oakland Thursday, Aug. 30.

Those who read the daily papers need not be reminded of the shipload of acts and animals recently imported by the Greatest Show on Earth. The remarkable cargo included two companies of baby elephants and are now joined with the forty adults of the mammoth herd. There were also 100 more performing horses accompanied by Europe's greatest trainer, and many wild animals and jungle beasts, comprising a most marvelous menagerie.

More than a million persons saw the mammoth new circus of 1923 during the weeks it exhibited in Madison Square Garden, New York. Now this marvelous exhibition is touring the country aboard five great trains. It is a bigger show than last season and ten times larger than any circus now on tour.

Everything is in one mammoth tent. One ticket admits to all including the tremendous double menagerie. The price of admission is no more than before.

Another remarkable zoological feature is an armored rhinoceros, the only one known to exist and alone worth \$50,000.

Something "Darned" Unusual It is said that President Coolidge wears cotton socks, and that Mrs. Coolidge darts the punctures in them and doesn't make any fuss about it either. "Darn" good wife.

Mr. and Mrs. Oliver Wylie have returned from their vacation at Lake Tahoe.

### Restrictions Asked by Many Indignant Citizens

To the Editor of the Terminal: I see that Richmond city council has awakened to the condition which not only confronts our fair city but which is becoming alarming in other eastbay localities—that of drawing the "color line" the segregating and housing of the foreign element, who are encroaching on the residential and business districts, a matter that concerns whole communities and which threaten to become serious if not soon solved.

It was "all right and jake" as long as West Macdonald and the territory near the Santa Fe interests were afflicted—the crowding out of the whites and the depreciation of property values of non-resident owners, who have no choice of color, morale or anything—just so rentals are forthcoming.

But when the undesirable element began to approach the dead line—were getting uncomfortably near the "elite residential" and business centers, it was a case of the "shoe on the other foot."

For a number of years Macdonald avenue from First street to Fourth, has practically been colonized and occupied by foreign-born tenants. The majority of property owners of these blocks are non-residents, and care only for the rental money. The result is, depreciation of property values and retarded development of the logical center of the city.

The undesirable element will have full sway as long as neglected restrictive laws are not enforced. It is high time those in authority take the initiative and do something to check the encroachment of those who are receiving all the benefits and privileges of 100 per cent American citizens, who have little respect for our laws—many of a low standard, illiterate and undesirable.

The mass meeting recently held in which nearly 200 citizens took part should urge the authorities to action before the people take matters in their own hands, as they are doing in North Berkeley and Albany. B. C., Chausfor ave.

## Celebration Was Paying Investment

The report of the Fourth of July committee show that the celebration conducted under the auspices of the Odd Fellows of Richmond was a success financially as well as otherwise.

The report shows that \$3111.65 was paid out, and that the receipts were \$3941.32, leaving a balance of cash on hand of \$829.67.

### Drew Prison Sentence

George Allen, who attacked the little 3-year-old girl in West Richmond several weeks ago, was sentenced to San Quentin Tuesday by Judge Alvarado.

### Boxing Permit

J. H. Nedderman was granted a permit to conduct a boxing match at the Point opera house tomorrow night, August 18.

### Plans Temple Building

Mormon Masons are planning to raise \$6000.00 to erect a Masonic Temple ten stories high. It is intended that the building shall represent the last word in modern equipment for fraternal purposes.



## Motor to Church in Comfort

**CHEVROLET**  
**SUPERIOR**  
5-Pass. Sedan  
\$860  
A. C. Flint, Mich.



**Chevrolet Motor Company**  
Division of General Motors Corporation  
Detroit, Mich.

### Sources of Arsenic.

The most important sources of the world's supply of arsenic are the silver mines of Saxony, the tin and pyrite mines of England and the mispickel (arsenical pyrites) mines of Spain and the province of Ontario, Canada. The Canadian mispickel contains gold. Germany, in normal times, produces the greatest quantity of metallic and white arsenic. England, which led the world's production in 1912, having fallen behind. It is estimated that the United States consumes about half of the entire production of metallic, white, red and yellow arsenic. The yellow arsenic is known as orpiment. In the arts arsenic is used in pyrotechny and in the manufacture of shot, as well as for medicine and the making of fireworks.

### World Calls for U. S. Autos.

All parts of the world are opening up as markets for American motor vehicles. Though some European countries are heavy purchasers of the United States products, the best customers for motor cars from the United States in 1922 were Australia, Canada and Mexico, which purchased 11,236, 10,214 and 7,270, respectively.

Many a man purchases his tire on the road to wealth.

## Ever stop to think of this?

*We are what we eat!*

It's a startling fact, yet a simple truth.

This is the reason every one should know that his food is *really nourishing*—not merely filling.

Grape-Nuts—made from wheat and barley—is one of the few cereal foods that includes the vital mineral salts so necessary for supplying proper nourishment for nerve and bone structure.

In Grape-Nuts, too, is retained the important vitamin-B of the wheat.

No food has greater influence in strengthening the body of a growing child than Grape-Nuts. And remember, children need the *very best* there is in the way of nourishment.

Grape-Nuts is just as delicious as it is healthful, whether served right from the package as a breakfast cereal with milk or cream, with fresh or stewed fruit, or made into an appetizing recipe. Try the suggestion given below.



### GRAPE-NUTS ICE CREAM

Prepare this favored ice cream in the usual way. Just before the cream hardens in freezing, add Grape-Nuts. It comes from the package in the proportion of one-half cup of Grape-Nuts to one quart of cream. If you like, you may add a little more Grape-Nuts in place of milk. You'll find the recipe in every package.

Where you don't find Grape-Nuts, your best plan is to write for them.

# Insured for Millions



**MRS. EVELYN MARSHALL FIELD**, wife of Marshall Field III, has recently taken out a \$2,000,000 life insurance policy, said to be the largest ever written for a woman in the United States.

Capitala Field, her husband, head of a Chicago brokerage firm and heir to the \$120,000,000 Field estate, is named as sole beneficiary in the policy, which is of the straight life type. The policy is said to have been taken out to take care of the inheritance, but which is New York runs into huge amounts on large fortunes.

The policy was written by a New York life insurance company, but is distributed among about twenty companies, because of the law which prevents any one company from writing a policy of more than \$200,000 on the life of one person. Robert L. Jones, a Madison, Ind., insurance broker in New York, former president of the New York Life Underwriters' association, acted as agent for the Field family in obtaining the policy. It appears that Jones, although an old insurance broker, had been granted a license by the New York company especially to write the Field policy because of his acquaintance with the Field family. He will receive full commission on the policy held by that company and part commission on each of the policies distributed.

Three years ago Captain Field took out a \$1,000,000 policy in Chicago, making the total amount of insurance he carried at that time \$1,000,000. He had filed applications for \$300,000 more. He was the first client of a newly organized insurance brokerage firm formed by two of his overseas "buddies," Lieut. Harper Moulton and Sergt. Paul M. Hurd, who had served in the same outfit with him in the One Hundred and Twenty-second field artillery. All of the policies were in favor of his wife, who is wealthy in her own right. The Fields have three children.

Until Mrs. Field took out her policy Mrs. Mollie Netcher Newbury, owner of a Chicago department store, was credited with being the most heavily insured woman in America. As far back as 1912 she had taken out policies aggregating \$1,200,000 and is since reported to have increased this protection to \$1,500,000.

S. S. Kresge of Detroit, operator of 212 five and ten cent stores, is reported recently to have attempted to negotiate a \$5,000,000 policy on the condition that the commission should go to a friend, Wallace Scott. He is said to have withdrawn his application, when the insurance men raised strenuous objections in respect to the commission.

Two men carry policies of \$500,000 each—James Lasky and Adolph Zukor, both of New York.

There is, moreover, a reported case in which the goal was \$10,000,000; it may or may not be founded or fact. These cases serve to call attention that life insurance nowadays is thinking and talking in terms of millions, thus keeping pace with other big businesses. It was only a short time ago that a million-dollar policy was considered phenomenal. Now there are about thirty-five Americans whose lives million-dollar policies have been written and thirty others who have secured insurance in larger amounts.

These cases also suggest that there are new angles in the life insurance



LOUIS F. SMITH

business, just as in all big businesses. The truth is that the top-notch figures are gigantic, that they have been climbing steadily and show no sign of a slump, that such insurance is coming more and more to play an important part in the organization of the business world, and that the insurance companies, while exercising all possible caution against bad risks, are just as eager for big "orders" as are men in other businesses.

There are many reasons for the carrying of large insurance policies. Possibly the increase in federal and state taxes has done more than anything else to raise the maximum of insurance amounts. If a man's estate consists largely of stocks and bonds, it might be found necessary to dump a big part of them on an unfavorable market in order to raise the cash for death taxes, whereas insurance provides the cash automatically.

Estates in New York shrink from 10 to more than 50 per cent in the process of settlement, irrespective of losses through sale of holdings at less than market value. Frank W. Woolworth, for instance, left a net estate of \$80,127,900, which shrank 32.2 per cent, or \$26,704,301. The shrinkage includes the total depreciation in the estate due to taxes and administration expenses. In this instance the federal estate tax was \$5,912,370 and the New York state inheritance tax \$1,067,441.

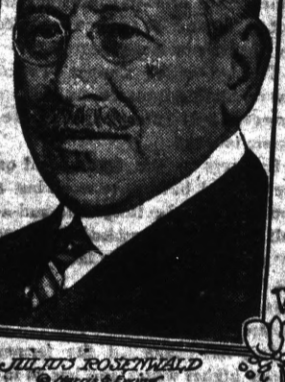
The federal and local taxes are big items; often to them are added taxes in many other states. If the estate includes the obligations of interstate corporations such as railroads, it may be reduced by additional taxes in virtually every state through which the railroads pass.

If death taxes sometimes run above \$100,000, as in the case of James Stillman, the \$10,000,000 life policy may before long be more than a rumor among underwriters.

Another important element in the growth of big individual insurance is dependence of business and industrial firms on the directing skill of single men. The death of the guiding genius can often be approximately estimated in terms of dollars and cents. A policy on his life, in favor of the house with which he is connected, affords protection.

The element of business safeguard is easily discerned in a glance at a list of big individual risks.

A recent list of persons holding large life insurance policies contained these names. Those mentioned are



Julius Rosewald

New York, except as otherwise specified:  
\$5,000,000—policies—James Lasky, Adolph Zukor.  
\$4,500,000—Rodman Wabmaker.  
\$3,000,000—Pierre de Pont, Wilmington, Del.  
\$3,000,000—James C. Penney, Fargo, N. D.  
\$2,500,000—J. P. Morgan, R. E. Beninger, Chicago; Henry D. Davidson, Chicago.  
\$2,000,000—William R. Coe; Arthur Letts, Los Angeles; Julius Rosewald, Chicago.  
\$1,800,000—John N. Willys, Toledo; Louis F. Swift, Chicago.  
\$1,500,000—Joseph F. Day.  
\$1,500,000—James G. Colgate; Harold C. Keith, Brockton, Mass.; Mortimer Davis, Edgar L. Marston, William Zeigler, Gimbel Brothers, Philadelphia; Mrs. Charles Netcher, Chicago.  
\$1,200,000—Edwin F. Green, Boston.  
\$1,200,000—H. M. Blythe, Chicago.  
\$1,200,000—E. L. Arnold, Los Angeles; Robert Ducas, George L. Storn.  
\$1,100,000—Frank A. Vanderbilt.  
\$1,010,000—C. S. Mott, Detroit.  
\$1,000,000—Fred F. Brewster, New Haven; F. O. Bremer, Nicholas P. Brady, Harry Dunn, E. P. Hollins, Douglas Fairbanks, Mary Pickford and Charlie Chaplin, all credited to Los Angeles; Horace Metcalf, Syracuse; Morris L. Clothier, Philadelphia; Albin B. Johnson, Philadelphia; William M. Armstrong, Los Angeles; J. Rogers Flannery, Pittsburgh; T. A. Gillespie, Pittsburgh; William Wright, Los Angeles; John R. McDune, Pittsburgh; W. F. Bonbright, Chicago; J. W. Be-tendorf, Bettendorf, Ia.; H. G. Kahl, Des Moines, Ia.; James R. Davidson, Bay City, Mich.; G. B. Hayes, Jackson, Mich.; T. F. H. Peery, Minneapolis; Walter S. Dickens, Kansas City; George Brandeis, Omaha; Harvey S. Firestone, Akron; Julius "Telechman, Cincinnati; Jonathan Warner, Warren, O.; Charles F. Williams, Cincinnati; A. A. Schlesinger, Milwaukee; F. A. Deier, Cincinnati.

In addition Eugene O'Brien has been listed as carrying \$1,000,000 for the Betznick Picture corporation, under partnership insurance; William Fox has been mentioned in the million class, and Francis X. Bushman at \$500,000.

In New York alone there are at least ten men carrying from \$500,000 to \$750,000 each, there are 33 with from \$250,000 to \$500,000, and 217 from \$100,000 to \$250,000.

The list of smaller policies includes August Belmont's \$200,000 and Mrs. James A. Burden for the same amount; B. G. Collier, \$100,000; Herman C. Pittman and Mortimer L. Schick, \$500,000 each.

Great Books Written in Prison. The imperishable allegory on which Bunyan's claim to immortality chiefly rests, the "Pilgrim's Progress," was at least planned in jail, and probably the first part was written there. His "Discourse Abounding," "Holy City," "Resurrection of the Dead," with other treatises and tracts, were also composed in the den where he languished 12 years. Bunyan and his name is included in the general pardon granted by the king in conflict to benefit the prisoners of that persuasion.

### Wild Flowers to Europe

Wild flowers among the long grasses of our forest water marshes and low, wet meadows, dwell in modest little orchids, the rose pogonia. A delicate rose pink with a blue and white spotted perfume, it is one of the daintiest of all our native orchids. Says Nature Magazine of Washington: "It blooms in late June and throughout July. Somewhat similar in form, although a resident of more northern latitudes

is the arethusa. Its long slender stem bears but one pink flower with a delicate violet-like odor. So many of these plants have, in late years, been gathered for exportation to European homes that many a northern boy knows them no more.

John Witherspoon. Rev. John Witherspoon was the only clergyman signing the Declaration of Independence. His statue is at the corner of Connecticut avenue and Eighteenth street, Washington.

## WHY DRUGGISTS RECOMMEND SWAMP-ROOT

For many years druggists have watched with much interest the remarkable record maintained by Dr. Kilmer's Swamp-Root, the great kidney, liver and bladder medicine.

It is a physician's prescription. Swamp-Root is a strengthening medicine. It helps the kidneys, liver and bladder do the work nature intended they should do.

Swamp-Root has stood the test of years. It is sold by all druggists on its merit and it should help you. No other kidney medicine has so many friends.

Be sure to get Swamp-Root and start treatment at once.

However, if you wish first to test this great preparation send ten cents to Dr. Kilmer & Co., Binghamton, N. Y., for a sample bottle. When writing be sure and mention this paper—Advertisement.

There is more or less moonshine in the astrology business.

## Aspirin

Say "Bayer" and Insist!



Unless you see the name "Bayer" on package or on tablets you are not getting the genuine Bayer product prescribed by physicians over twenty-two years and proved safe by millions for:

Colds, Headache, Toothache, Lumbago, Rheumatism, Neuralgia, Pain, Pain.

Accept "Bayer Tablets of Aspirin" only. Each unbroken package contains proper directions. Handy boxes of twelve tablets cost few cents. Druggists also sell bottles of 24 and 100. Aspirin is the trade mark of Bayer Manufacture of Monocellulose of Seltz, Germany—Advertisement.

It is better to have loved and lost than to pay alimony.

## Sure Relief FOR INDIGESTION



25¢ AND 75¢ PACKAGES EVERYWHERE

"Brains" was the subject of a lecture the other day by Sir James Cantlie, the famous surgeon. As an object lesson of what brains could produce he began by showing a new machine which has been devised for the use of men who lost their arms in the World War. It is worked by the toes. With the aid of the machine an armless man ate a meal consisting of soup and meat course, with a drink at the end. He then lit a cigarette, washed his face, wrote a letter, folded it, and put it in an envelope, which he addressed and stamped. He also turned over the pages of a book, and performed many other remarkable operations.

The Feet in a Reel. Some moving pictures were made of an entertainment in a Hoosier town. Later the people had an opportunity to see themselves on the screen. One of the men in the picture turned to his friend when it was over and said: "That was a case when there were not enough feet in a reel to suit me." "Yes," agreed the friend, "and I've also seen times when there was too much reel in a reel for your own good."—Indianapolis News.



Got Doan's of New York, 606 N. 1st St., Buffalo, N. Y.

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Take it home to the kids.

Have a packet in your pocket for an ever-ready treat.

A delicious confection and an aid to the teeth, appetite, digestion.

After Every Meal

Served in its Family Package

WRIGLEY'S JUICY FRUIT CHEWING GUM

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HINDERGORE

EYES HURT?

HAY FEVER

Cuticura Talcum is Fragrant and Very Healthful

W. N. W., San Francisco, No. 33-1922

Difficult to Comprehend.

Father was trying to explain standard time to little Harry, but Harry was not sure that he understood.

"After all, it is no great matter," said the father.

"You are now only in the fourth grade. When you have gone to school longer, you will learn all about it."

"Maybe so," said Harry, with a reassuring smile. "The teacher says that even lots of eighth-grade boys and girls don't understand longitude and latitude."—Wayside Tales.

Wise is the man who derives happiness from his delusions.

### Is Your Work Hard?

Is your work wearing you out? Are you tortured with throbbing backache—feel tired, weak and discouraged? Then look to your kidneys! Many occupations tend to weaken the kidneys. Constant backache, headaches, dizziness and rheumatic pains are the natural result. You suffer smothering bladder irregularities, feel nervous, irritable and worn out. Don't wait! Use Doan's Kidney Pills. Workers everywhere recommend Doan's. They should help you, too. Ask your neighbor!

### A California Case

James J. Walthall, contractor, 211 N. E. St., Forterville, Cal., says: "I've been over so much work, my work weakens and causes lame back. I could hardly stand over because of the strain on my back. The kidney secretions passed too often."

Three boxes of Doan's Kidney Pills cured me of the backache and put my kidneys in a healthy condition.

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## Dependability of Gas reflected in 9,561 gain in consumers

A most remarkable compliment to the dependability of gas, as well as to the service rendered by P. G. and E., is seen in the addition of 9,561 new service connections during the first six months of 1923.

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A Company serving over 325,000 gas consumers.

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-- Buy a Home of --

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AN INFORMER



"The Mother—A little bird told me you've been naughty today. Little Biddy—Oh, no that little bird said. You've been working the girls hard on me."

NOT FOR SAKE OF ART



"In wearing goggles I think Post-Hypnotic Smith carries his classmate post too far." "I heard him explain that his policy did not permit him to say 'no'."

## THE TERMINAL

GEO. W. RYAN - Publisher and Editor  
ISSUED EVERY FRIDAY  
Established in 1918  
Legal City and County Paper.

Entered as second-class matter June 22, 1924, at Richmond, California, under the Act of Congress of March 3, 1879.

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Legal notices must be paid for on or before delivery of ad for publication. No exception to this rule.

FRIDAY, AUGUST 17, 1923.

### Improvident Legislation

The plight of the farmer at this time is due neither to over-production nor under-consumption. He is paying high prices for what he buys including labor and is selling his products for less than it costs to grow them.

Why?

Because the politicians, to get the labor vote cut down a day's work in the factory making his machinery and implements and on the railroad hauling his products.

You can't increase the selling price of an article or commodity by mere legislative interdiction.

Elemental economics, whether as applied to selling wheat or doing other kinds of merchandising, are not so plastic as to be controlled by vagaries or more theorems.

The so-called Capper-Towne law regulating transactions in grain however well intended, is an economic mistake.

Laborers in the factory and on the railroad having to work but 8 hours a day and getting time-and-a-half for any time worked over, are not going to work on a farm where the day is from daylight to darkness, unless they receive proportionately more pay.

This has compelled the farmer to pay higher wages and has so increased his cost of production as to leave him little if any margin of profit.

The farmer and everybody else will be better off when half-baked philosophers and blatant demagogues are relegated to the rear and our public policy characterized not by blind and improvident expropriation but by economic prudence.

### Freedom of the Press

A decision recently rendered by the supreme court of New York will have a far reaching influence upon the freedom of the press.

The Buffalo Evening News published matter which the council of that city alleged annoyed and harassed certain officials. The city council moved for an order directing editors of the paper to appear and answer regarding articles concerning certain conditions of the city.

Justice Marcus refused the writ, saying: "I am strongly impressed with the view that it would be unwise to heckle and annoy the press. If every article subjected them to an examination that would harass and annoy them, whenever the subject matter was unpleasant by way of criticism of officials, the public would lose much, even recognizing the license oftentimes used."

The press is not to be denied the right of criticizing public officials. A community can have no better security than a newspaper which watches the acts of public officers and holds them strictly accountable for all they do.

The newspapers guard our liberties and protect our pocketbooks. The public owes them a great deal, and the courts, interpreting the Constitution, do well to recognize this fact.

### SOMETHING FROM NOTHING

"It is surprising what wonderful dishes can be made from practically nothing. We heard of a lady who made delicious pudding out of an old cook book that the cook wanted to throw away."—Judge.

### WASTE OF HUMAN LIFE

Seventy-six thousand accidental deaths—a life every six minutes—in the toll paid by careless Americans during 1922.

THE RICHMOND TERMINAL is the oldest newspaper in Richmond.

### The Fake Stock Seller

Did you know that a lot of fake stock selling companies pay dividends at first to encourage stock buying?

These questionable concerns pay out dividends for a time until the stock is sold and the promoters have lined their pockets from high salaries, expense accounts, stock bonuses which they have sold while the selling was good and other methods of bleeding the treasury.

Dividends paid in such cases usually come from the stockholders' payments and not from earned profits.

These crooked schemes could not be put over if the people would use ordinary caution and seek advice from responsible investment banking houses which are only too glad to give it as a safeguard to the public. They know that money saved from fraudulent schemes will find its way into productive channels and make better times for everybody.

### Nothing Like Having

#### A Few Gushers

The old-fashioned editor who used to take cordwood and vegetables on subscription for his paper and pay the printers with part cash and the balance with an order on the store, will be glad to hear that one of the brothers has separated himself from the "worries and grief of getting out the paper."

We take great pleasure, gentlemen, in introducing you to the luckiest and most carefree editor that ever swung on a Washington or hand-pegged longpriner.

Meet Brother J. J. Conrad of the Huntington Beach (Cal.) News. Editor Conrad's flock of oil wells all came in at once, making him a multi-millionaire. He says the News will come out as usual, and the gushers will keep right on gushing—a system that every printshop would be overjoyed to install.

### THE DIAGNOSIS



Doctor—Did you ever have housemaid's knee?  
Show Girl—You're thinkin' of bathin' girl's knee, doc. I didn't show my knee when I was playin' that housemaid's part.

### HER JUST DESERTS

Louise was a mule of unusually mulish disposition. She belonged to Joe Mitchell, a dandy possessed of a truly remarkable fund of patience. But he needed it all. If Joe wanted to go uphill, Louise invariably felt impelled to go down. If Joe yearned to ride in the shade, nothing but sunshine would do for Louise. If the dandy expressed a wish to go forward, the mule was immediately seized with a desire to "crawl" in the opposite direction. Yet Joe bore with her for six years.

Finally, however, Louise, balking at a time when she was weighted down with two bags of lime, backed off the dock into deep water, and forever vanished from sight.

"Yo' Louise," breathed the colored man, fervently, as he leaned over the wharf to shake his fist at the rising bubbles. "I hopes fo' once yo' has got yo' most complete satisfaction."—Harper's Magazine.

### H. Weidemoyer

Manufacturer of FINE CIGARS

Smoke the

"H. N. W."

Made in three sizes Try a union home-made cigar

Also the "Richmond," Best Trade a Specialty

Factory and Store—311 Macdonald

## EASY FOR SNAKES

Fisherman Was a Benefactor, Though He Didn't Know It.

But for Chance Encounter, Mystery of Missing Catfish Might Never Have Been Solved.

The fisherman had put alive catfish in what he called his "presery" on Saturday night, and when he searched for them early Monday morning, with a view to a succulent breakfast, he could not find one. The fisherman's home stood close to the shores of North Spectacle lake, on Kent mountain in Connecticut, and about fifty feet from his rough pine porch a spring bubbled with a constant supply of fresh water. A little way from the heart of the spring a gully had been dug which was kept filled with ever-changing water, in which the fisherman kept his fish alive.

The disappearance of the catfish was followed by an eager examination of the ground near by, and then cautious fingers groped beneath the water, without being rewarded by any discovery that would explain the mystery. There were only two explanations, so far as the fisherman could see, the New York Times states. One was that thieves had stolen his preserve and the other was that the "stupid" thing had sprung a leak and the catfish had got back to the lake. But the latter proved to be groundless, and so the conviction was lodged securely in the fisherman's breast that his fish supply had been stolen.

He prepared to catch more of the fish, and just after sundown, when the shadows of night were beginning to creep over the lake like a great blanket, he set forth in his flat-bottomed skiff, tied it to a stake driven deep in the mud, and then baited several hooks with fat, appealing earthworms. An hour later he came back with twenty-five catfish and deposited them, still alive and glistening, in the preserve.

The next morning there were only two, and the fisherman swore vengeance. In the afternoon he retraced himself with a long nap and then, with a shotgun loaded with No. 6 shot, stood watch over the preserve from the shelter of his porch. Nothing happened during the night, so far as the fisherman could see, but when morning came and he again counted his fish, there were only five. These five were cooked and eaten for breakfast, and then, with his pipe aglow, the fisherman swung lazily in his hammock under the trees and tried to fashion the mystery. He caught no catfish that night, placed them in the preserve, and in the morning there were only two left.

The fisherman sat on a stump and used to figure the thing out. While he thought, he observed that a thrush was scolding shrilly from a nearby bush, with occasional flapping.

Fox-bearing and game animals are to be introduced on islands in southeastern Alaska. Rabbits will be placed on certain islands as food for the fur bearers and men, while other islands will be stocked with mink, marten and beaver and possibly elk.

### NOTICE

Notice is hereby given that on Monday the thirteenth day of August, 1923, at the hour of 10:00 o'clock A. M. of said day at the premises known as No. 9, Eighteenth street, city of Richmond, county of Contra Costa, state of California, the undersigned will sell at public auction, One (1) Carey safe, No. 121866, one hundred and twenty-one (121) law books, (including dictionaries, Encyclopaedia, New International Encyclopedia, etc.) legal forms, and office furniture. The said auction and sale will be made under and by virtue of Chapter 418, Act 3466, which act was superseded by Act 3469 and is intended to be in accordance to Section 33 of said Act 3469 of the general laws of the state of California, and for the purpose of satisfying a lien on the undersigned on said property, in the sum of one hundred and forty-five (145) dollars, together with the costs of said sale, said sum being for storage and disbursements of said property.

Dated this twenty-fourth day of July, 1923.

R. L. DAVIS.

### NOTICE

Notice is hereby given that on Monday the 13th day of August, 1923, at the hour of 10:00 o'clock A. M., of the said day at the premises known as No. 9, Eighteenth street, city of Richmond, county of Contra Costa, state of California, the undersigned will sell at public auction, One (1) Carey safe, No. 10978, Handle No. 32472. The said auction and sale will be made under and by virtue of Chapter 418, Act 3466, which act was superseded by Act 3469 and is intended to be in accordance to Section 33 of said Act 3469 of the general laws of the state of California, and for the purpose of satisfying a lien of the undersigned on said safe, in the sum of two hundred and forty-six (246) dollars, together with the costs of said sale, said sum being for storage of said safe.

Dated this twenty-fourth day of July, 1923.

R. L. DAVIS.

July 27, 1923

Call Up RICHMOND 132 For Your PRINTING

OAKLAND | Fourteenth and Clay Streets | OAKLAND



Come This Week to Our

## AUGUST BEDDING SALES

In conjunction with our August Home Furnishing Sales, where we are offering bargains in draperies, furniture, and rugs, there comes our Annual Bedding Sale, a most important event to those furnishing new homes, and to the housekeeper who is replenishing her bedding supplies.

Blankets, Comforters, Bedspreads, Sheets, Pillowcases, and Pillows at Astonishing Low Prices.



September 15th

is the last day you can buy

**BACK EAST**

## EXCURSION TICKETS

at the present low fares

Why not buy now, and be assured of the accommodations you want?

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Sensel—Golden Gate—American Canyon—Shasta

Dining Cars on all Through Trains

### SOME FARES

Atlanta, Ga.....	\$109.35	Kansas City, Mo.....	\$ 72.00
Boston, Mass.....	153.30	New Orleans, La.....	85.15
Chicago, Ill.....	86.00	New York, N. Y.....	147.40
Denver, Colo.....	64.00	Washington, D.C.....	141.50

PROPORTIONATELY LOW FARES TO OTHER POINTS

RETURN LIMIT, OCTOBER 31, 1923

For detailed information, ask Agent

**Southern Pacific Lines**

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